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TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>	Application Number	10/038,024	
	Filing Date	January 3, 2002	
	First Named Inventor	Foley, et al.	
	Group Art Unit	2131	
	Examiner Name	TBA	
Total Number of Pages in This Submission	2	Attorney Docket Number	40655.3300

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Applicant(s): Foley et al. Docket No.: 40655.3300
Serial No.: 10/038,024 Confirmation No.: 7084
Filed: January 3, 2002 Group Art Unit: 2131
Examiner: TBA

Title: METHOD AND APPARATUS FOR ENABLING ONE FINANCIAL INSTRUMENT TO AUTHENTICATE A USER FOR ACCESSING A SECOND FINANCIAL INSTRUMENT

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AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC. (hereinafter "Assignee"), a corporation having a place of business at General Counsel's Office, American Express Tower, World Financial Center, New York, New York 10285-4900, certifies that to the best of Assignee's knowledge and belief, it is the assignee of the entire right, title, and interest in and to the above-captioned United States patent application and represents that the undersigned is a representative authorized and empowered to sign on behalf of the Assignee.

Ownership of the above-identified patent application is established by virtue of the following documentary evidence that has been reviewed by the undersigned:

An assignment from the inventor(s) of the patent application identified above. The assignment was recorded in the Patent and Trademark Office at Reel 012809, Frame 0379, or for which a copy thereof is attached.

AMERICAN EXPRESS TRAVEL RELATED SERVICES COMPANY, INC., the Assignee of the entire right, title, and interest in and to the above-captioned United States patent application and all inventions disclosed and claimed therein, hereby appoints as its attorneys to prosecute the above-captioned United States patent application and to transact all business in the United States Patent and Trademark Office connected therewith and with the resulting patent, individually and collectively:

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and the registered attorneys associated with Snell & Wilmer's Customer Number 020322.

Please send all further correspondence to Snell & Wilmer L.L.P. at the above address.

By:

Stephen P. Norman

Title: Secretary

Date:

23 Sept 2002